Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002

Item	Total 65-74	Northeast	Midwest	South	West
Number of consumer units (in thousands)	11,279	2,207	2,696	4,317	2,059
Consumer unit characteristics:					
Income before taxes <sup>1</sup>	\$33,765	\$36,821	\$33,914	\$30,919	\$36,418
Income after taxes <sup>1</sup>	32,205 69.3	35,206 69.5	32,029 69.4	29,843 69.2	34,288 69.4
Average number in consumer unit:					
Persons	1.9	1.8	1.8	1.9	1.9
Children under 18	.1	.1	.1	.1	.1
Persons 65 and over	1.4	1.3	1.4	1.4	1.4
Earners	.6	.6	.6	.6	.6
Vehicles	1.8	1.6	1.9	1.8	2.1
Percent distribution:					
Sex of reference person:	F.4	50	40	50	50
Male Female	51 49	53 47	49 51	52 48	50 50
Housing tenure:					
Homeowner	83	77	85	86	80
With mortgage	26	19	24	26	34
Without mortgage	57	58	60	61	45
Renter	17	23	15	14	20
Race of reference person:		_	_		
Black	11	9	8	16	4
White and other	89	91	92	84	96
Education of reference person:					
Elementary (1-8)	11	11	9	12	8
High school (9-12)	48	49	55	47	39
College	41	39	36	40	52
Never attended and other	(2)	(2)	(2)	(2)	1
At least one vehicle owned or leased	88	80	91	88	90
Average annual expenditures	\$32,133	\$35,839	\$31,660	\$28,994	\$35,232
Food	4,344	4,664	4,199	3,867	5,096
Food at home	2,737	2,819	2,557	2,619	3,091
Cereals and bakery products	402	449	358	389	427
Cereals and cereal products	126	126	116	124	143
Bakery products	276	323	242	265	284
Meats, poultry, fish, and eggs	721	739	723	690	758
Beef	211	176	278	198	197
Pork	165	149	145	188	160
Other meats	89	113	84 109	72   107	99 126
Poultry Fish and seafood	118	140	82	90	
Eggs	106 32	132 30	23	35	134 40
_999	52	30	23	33	40
Dairy products	287	300	260	276	328
Fresh milk and cream	112	106	110	111	123
Other dairy products	175	194	151	165	205
Fruits and vegetables	524	558	470	475	647
Fresh fruits	173	182	159	148	226
Fresh vegetables	166	176	140	150	215
Processed fruits	106	121	100	94	120
Processed vegetables	80	78	71	84	85

See footnotes at end of table.

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

annual experiences and characteristics, consumer experience our vey, 2001-2002 — continued						
ltem	Total 65-74	Northeast	Midwest	South	West	
Other food at home	\$803	\$774	\$746	\$790	\$932	
Sugar and other sweets	112	104	118	114	111	
Fats and oils	84	90	75	82	93	
Miscellaneous foods	359	338	331	352	432	
Nonalcoholic beverages	202	185	181	207	236	
Food prepared by consumer unit on	202	100	101	20,	200	
out-of-town trips	45	56	42	34	61	
Food away from home	1,607	1,845	1,641	1,247	2,005	
Alcoholic beverages	278	359	249	202	371	
Housing	10,342	12,553	9,495	8,996	11,896	
Shelter	5,446	7,134	4,923	4,313	6,697	
Owned dwellings	3,935	5,053	3,539	3,258	4,673	
Mortgage interest and charges	1,309	1,027	1,045	1,164	2,260	
Property taxes	1,406	2,567	1,363	979	1,115	
Maintenance, repairs, insurance, other	1,100	2,00.	1,000	0.0	.,	
expenses	1,220	1,460	1,131	1,115	1,298	
Rented dwellings	952	1,355	866	588	1,396	
Other lodging	559	725	519	468	628	
Utilities, fuels, and public services	2,645	2,739	2,592	2,677	2,546	
Natural gas	386	497	472	286	364	
Electricity	998	834	928	1.198	847	
Fuel oil and other fuels	135	379	98	65	69	
Telephone services	770	744	768	771	796	
Water and other public services	356	284	326	358	470	
Household operations	605	1,036	368	519	633	
Personal services	87	<sup>3</sup> 112	<sup>3</sup> 60	118	<sup>3</sup> 31	
Other household expenses	518	925	308	402	602	
Housekeeping supplies	514	486	498	484	622	
Laundry and cleaning supplies	126	111	114	131	149	
Other household products	237	225	233	227	273	
Postage and stationery	151	149	152	125	200	
Household furnishings and equipment	1,133	1,158	1,114	1,003	1,398	
Household textiles	122	150	124	92	142	
Furniture	256	377	200	214	286	
Floor coverings	41	29	49	38	49	
Major appliances	164	99	177	159	227	
Small appliances, miscellaneous						
housewares	84	81	96	77	84	
Miscellaneous household equipment	467	422	468	422	609	
Apparel and services	1,202	1,381	1,295	1,041	1,213	
Men and boys	275	302	252	259	308	
Men, 16 and over	240	247	207	233	287	
Boys, 2 to 15	35	55	46	26	21	
Women and girls	544	647	665	447	468	
Women, 16 and over	506	609	626	411	431	
Girls, 2 to 15	37	38	39	36	36	
Children under 2	26	32	26	25	20	
Footwear	189	164	224	164	223	
Other apparel products and services	168	236	128	146	193	
Transportation	5,705	5,903	5,857	5,367	5,996	
Vehicle purchases (net outlay)	2,454	2,464	2,582	2,470	2,241	
Cars and trucks, new	1,370	1,594	1,354	1,283	1,333	
Cars and trucks, used	1,061	842	1,155	1,187	908	
Other vehicles	<sup>3</sup> 23	<sup>3</sup> 28	<sup>3</sup> 73	(4)	(4)	
Gasoline and motor oil	982	922	1,031	938	1,076	
			<i>'</i>			

See footnotes at end of table.

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

annual experiences and characteristics, consumer experience our vey, 2001-2002 — continued						
ltem	Total 65-74	Northeast	Midwest	South	West	
Other vehicle expenses Vehicle finance charges Maintenance and repairs Vehicle insurance Vehicle rental, leases, licenses, other	\$1,848 201 539 749	\$1,953 172 543 748	\$1,901 199 537 759	\$1,622 213 463 710	\$2,139 210 700 815	
chargesPublic transportation	359 421	490 564	405 344	235 337	413 540	
Health care Health insurance Medical services Drugs Medical supplies	3,586 1,839 751 846 149	3,010 1,726 515 634 135	3,980 2,046 820 947 167	3,625 1,797 783 924 121	3,607 1,778 847 784 198	
Entertainment Fees and admissions Television, radios, sound equipment Pets, toys, and playground equipment Other entertainment supplies, equipment,	1,333 380 523 234	1,398 429 622 185	1,363 349 473 232	1,122 295 486 231	1,668 549 560 301	
and services	196	163	309	111	258	
Personal care products and services	475	456	487	432	570	
Reading	160	195	176	121	181	
Education	245	453	103	161	382	
Tobacco products and smoking supplies	219	202	204	252	185	
Miscellaneous	992	2,159	651	740	720	
Cash contributions	1,530	1,410	1,950	1,394	1,396	
Personal insurance and pensions  Life and other personal insurance  Pensions and Social Security	1,723 510 1,213	1,695 435 1,260	1,650 520 1,130	1,673 547 1,126	1,951 498 1,453	
Sources of income and personal taxes: 1						
Money income before taxes	33,765 12,026 1,333	36,821 15,846 923	33,914 10,817 1,631	30,919 10,455 948	36,418 12,844 2,210	
retirement	17,949	18,183	18,737	17,602	17,480	
income	1,696	1,243	1,792	1,392	2,695	
Unemployment and workers' compensation, veterans' benefits	106	164	115	89	69	
Public assistance, supplemental security income, food stamps	349 127 178	284 <sup>3</sup> 130 <sup>3</sup> 47	276 71 <sup>3</sup> 475	239 154 40	740 132 247	
Personal taxes	1,560 1,146 217 197	1,615 1,083 295 238	1,885 1,335 291 258	1,076 853 73 150	2,130 1,601 348 180	
Income after taxes	32,205	35,206	32,029	29,843	34,288	

See footnotes at end of table.

Table 3860. Consumer units with reference person age 65 to 74 by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001-2002 — Continued

Addenda:  Net change in total assets and liabilities	•	•					
Net change in total assets and liabilities         \$2,644         \$23,122         -\$1,266         -\$4,387           Net change in total assets         5,392         23,042         486         -1,906           Net change in total liabilities         2,747         -81         1,752         2,482           Other financial information:           Other money receipts         381         226         391         399           Mortgage principal paid on owned property         -981         -776         -1,070         -860         -880           Estimated market value of owned home         139,580         221,414         100,961         94,241         19           Estimated monthly rental value of owned home         796         879         696         698           Gifts of goods and services         1,031         1,035         1,029         854           Food         43         25         63         32           Alcoholic beverages         111         35         14         4           Housekeping supplies         44         47         55         25           Housekeping supplies         22         36         28         11           Appliances and miscellaneous housewares         27	Item		Northeast	Midwest	South	West	
Net change in total assets	Addenda:						
Net change in total liabilities         2,747         -81         1,752         2,482           Other financial information:         Other money receipts         381         226         391         399           Mortgage principal paid on owned property         -981         -776         -1,070         -860         -860           Estimated market value of owned home         139,580         221,414         100,961         94,241         19           Estimated monthly rental value of owned home         796         879         696         698           Gifts of goods and services         1,031         1,035         1,029         854           Food         43         25         63         32           Alcoholic beverages         11         35         14         4           Housing         259         290         294         186           Household textiles         22         336         28         11           Appliances and miscellaneous housewares         27         27         39         17           Major appliances and miscellaneous housewares         21         319         33         14           Miscellaneous housewares         21         319         33         14		+ /-		. ,		\$557 8.197	
Other money receipts         381         226         391         399           Mortgage principal paid on owned property         -981         -776         -1,070         -860           Estimated market value of owned home         139,580         221,414         100,961         94,241         19           Estimated monthly rental value of owned home         796         879         696         698           Gifts of goods and services         1,031         1,035         1,029         854           Food         43         25         63         32           Alcoholic beverages         111         35         14         4           Housing         259         290         294         186           Housekeping supplies         44         47         55         25           Household textiles         22         336         28         11           Appliances and miscellaneous         27         27         39         17           Mousewares         27         27         39         17           Major appliances and miscellaneous         7         37         6         33           Small appliances and miscellaneous         21         319         33         14			, , , , , , , , , , , , , , , , , , ,		,	7,640	
Mortgage principal paid on owned property         -981         -776         -1,070         -860           Estimated market value of owned home         139,580         221,414         100,961         94,241         19           Estimated monthly rental value of owned home         796         879         696         698           Gifts of goods and services         1,031         1,035         1,029         854           Food         43         25         63         32           Alcoholic beverages         11         35         14         4           Housing         259         290         294         186           Housekeeping supplies         44         47         55         25           Household textiles         22         336         28         11           Appliances and miscellaneous housewares         27         27         39         17           Major appliances and miscellaneous household equipment         66         66         79         52           Other housing         100         113         92         80           Apparel and services         238         282         294         185           Males, 2 and over         82         116         124	Other financial information:						
Estimated market value of owned home         139,580         221,414         100,961         94,241         19           Estimated monthly rental value of owned home         796         879         696         698         698           Gifts of goods and services         1,031         1,035         1,029         854         854           Food         43         25         63         32         44         44         44         44         44         44         44         44         44         45         55         25         44         447         55         25         44         47         55         25         44         47         55         25         44         47         55         25         44         47         55         25         44         47         55         25         44         47         55         25         44         47         55         25         44         47         55         25         44         47         55         25         25         44         47         55         25         43         31         14         44         44         47         55         25         25         43         28         11	Other money receipts	381	226	391	399	495	
Estimated monthly rental value of owned home         796         879         696         698           Gifts of goods and services         1,031         1,035         1,029         854           Food         43         25         63         32           Alcoholic beverages         11         35         14         4           Housely get	Mortgage principal paid on owned property	-981	-776	-1,070	-860	-1,336	
Gifts of goods and services       1,031       1,035       1,029       854         Food       43       25       63       32         Alcoholic beverages       11       35       14       4         Housing       259       290       294       186         Housekeeping supplies       44       47       55       25         Household textiles       22       336       28       11         Appliances and miscellaneous       27       27       39       17         Major appliances       7       37       6       33         Small appliances and miscellaneous       31       31       33       14         Miscellaneous household equipment       66       66       79       52         Other housing       100       113       92       80         Apparel and services       238       282       294       185         Males, 2 and over       88       80       99       80         Females, 2 and over       82       116       124       49         Children under 2       24       32       23       23         Other apparel products and services       43       54       48	Estimated market value of owned home	139,580	221,414	100,961	94,241	197,497	
Food         43         25         63         32           Alcoholic beverages         11         35         14         4           Housing         259         290         294         186           Housekeeping supplies         44         47         55         25           Household textiles         22         336         28         11           Appliances and miscellaneous         27         27         39         17           Major appliances         7         37         6         33           Small appliances and miscellaneous         31         31         31         31           housewares         21         319         33         14           Miscellaneous household equipment         66         66         79         52           Other housing         100         113         92         80           Apparel and services         238         282         294         185           Males, 2 and over         88         80         99         80           Females, 2 and over         82         116         124         49           Children under 2         24         32         23         23	Estimated monthly rental value of owned home	796	879	696	698	1,045	
Alcoholic beverages       11       35       14       4         Housing       259       290       294       186         Housekeeping supplies       44       47       55       25         Household textiles       22       336       28       11         Appliances and miscellaneous       22       336       28       11         Appliances and miscellaneous       7       37       6       33         Small appliances and miscellaneous       31       31       31       31         housewares       21       319       33       14         Miscellaneous household equipment       66       66       79       52         Other housing       100       113       92       80         Apparel and services       238       282       294       185         Males, 2 and over       88       80       99       80         Females, 2 and over       82       116       124       49         Children under 2       24       32       23       23         Other apparel products and services       43       54       48       33         Jewelry and watches       14       22       11	Gifts of goods and services	1,031	1,035	1,029	854	1,394	
Housing   259   290   294   186	Food			63	32	62	
Housekeeping supplies					4	31	
Household textiles			290	294		327	
Appliances and miscellaneous housewares       27       27       39       17         Major appliances       7       37       6       33         Small appliances and miscellaneous housewares       21       319       33       14         Miscellaneous household equipment       66       66       79       52         Other housing       100       113       92       80         Apparel and services       238       282       294       185         Males, 2 and over       88       80       99       80         Females, 2 and over       82       116       124       49         Children under 2       24       32       23       23         Other apparel products and services       43       54       48       33         Jewelry and watches       14       22       11       11         All other apparel products and services       29       32       37       22         Transportation       50       6       9       35         Health care       72       375       347       105         Entertainment       73       73       83       66         Toys, games, hobbies, and tricycles       37	Housekeeping supplies	. 44		55	25	64	
housewares         27         27         39         17           Major appliances         7         37         6         33           Small appliances and miscellaneous         21         319         33         14           Miscellaneous household equipment         66         66         79         52           Other housing         100         113         92         80           Apparel and services         238         282         294         185           Males, 2 and over         88         80         99         80           Females, 2 and over         82         116         124         49           Children under 2         24         32         23         23           Other apparel products and services         43         54         48         33           Jewelry and watches         14         22         11         11           All other apparel products and services         29         332         37         22           Transportation         50         6         9         35           Health care         72         375         347         105           Entertainment         73         37         37	Household textiles	. 22	<sup>3</sup> 36	28	11	17	
Major appliances       7       37       6       33         Small appliances and miscellaneous housewares       21       319       33       14         Miscellaneous household equipment       66       66       79       52         Other housing       100       113       92       80         Apparel and services       238       282       294       185         Males, 2 and over       88       80       99       80         Females, 2 and over       82       116       124       49         Children under 2       24       32       23       23         Other apparel products and services       43       54       48       33         Jewelry and watches       14       22       11       11         All other apparel products and services       29       332       37       22         Transportation       50       6       9       35         Health care       72       375       347       105         Entertainment       73       73       83       66         Toys, games, hobbies, and tricycles       37       37       36	Appliances and miscellaneous						
Small appliances and miscellaneous       21       319       33       14         Miscellaneous household equipment       66       66       79       52         Other housing       100       113       92       80         Apparel and services       238       282       294       185         Males, 2 and over       88       80       99       80         Females, 2 and over       82       116       124       49         Children under 2       24       32       23       23         Other apparel products and services       43       54       48       33         Jewelry and watches       14       22       11       11         All other apparel products and services       29       332       37       22         Transportation       50       6       9       35         Health care       72       375       347       105         Entertainment       73       73       83       66         Toys, games, hobbies, and tricycles       37       37       36	housewares	. 27		39		_32	
housewares         21         319         33         14           Miscellaneous household equipment         66         66         79         52           Other housing         100         113         92         80           Apparel and services         238         282         294         185           Males, 2 and over         88         80         99         80           Females, 2 and over         82         116         124         49           Children under 2         24         32         23         23           Other apparel products and services         43         54         48         33           Jewelry and watches         14         22         11         11           All other apparel products and services         29         32         37         22           Transportation         50         6         9         35           Health care         72         375         347         105           Entertainment         73         73         83         66           Toys, games, hobbies, and tricycles         37         37         37         36	Major appliances	. 7	<sup>3</sup> 7	6	33	<sup>3</sup> 13	
Miscellaneous household equipment       66       66       79       52         Other housing       100       113       92       80         Apparel and services       238       282       294       185         Males, 2 and over       88       80       99       80         Females, 2 and over       82       116       124       49         Children under 2       24       32       23       23         Other apparel products and services       43       54       48       33         Jewelry and watches       14       22       11       11         All other apparel products and services       29       332       37       22         Transportation       50       6       9       35         Health care       72       375       347       105         Entertainment       73       73       83       66         Toys, games, hobbies, and tricycles       37       37       37       36	Small appliances and miscellaneous		_				
Other housing         100         113         92         80           Apparel and services         238         282         294         185           Males, 2 and over         88         80         99         80           Females, 2 and over         82         116         124         49           Children under 2         24         32         23         23           Other apparel products and services         43         54         48         33           Jewelry and watches         14         22         11         11           All other apparel products and services         29         332         37         22           Transportation         50         6         9         35           Health care         72         375         347         105           Entertainment         73         73         83         66           Toys, games, hobbies, and tricycles         37         37         37         36	housewares	. 21	<sup>3</sup> 19	33	14	20	
Apparel and services       238       282       294       185         Males, 2 and over       88       80       99       80         Females, 2 and over       82       116       124       49         Children under 2       24       32       23       23         Other apparel products and services       43       54       48       33         Jewelry and watches       14       22       11       11         All other apparel products and services       29       332       37       22         Transportation       50       6       9       35         Health care       72       375       347       105         Entertainment       73       73       83       66         Toys, games, hobbies, and tricycles       37       37       37       36	Miscellaneous household equipment	66	66	79	52	77	
Males, 2 and over     88     80     99     80       Females, 2 and over     82     116     124     49       Children under 2     24     32     23     23       Other apparel products and services     43     54     48     33       Jewelry and watches     14     22     11     11       All other apparel products and services     29     32     37     22       Transportation     50     6     9     35       Health care     72     375     347     105       Entertainment     73     73     83     66       Toys, games, hobbies, and tricycles     37     37     37     36	Other housing	100	113	92	80	137	
Females, 2 and over     82     116     124     49       Children under 2     24     32     23     23       Other apparel products and services     43     54     48     33       Jewelry and watches     14     22     11     11       All other apparel products and services     29     32     37     22       Transportation     50     6     9     35       Health care     72     375     347     105       Entertainment     73     73     83     66       Toys, games, hobbies, and tricycles     37     37     37     36	Apparel and services	238	282	294	185	224	
Children under 2     24     32     23       Other apparel products and services     43     54     48     33       Jewelry and watches     14     22     11     11       All other apparel products and services     29     322     37     22       Transportation     50     6     9     35       Health care     72     375     347     105       Entertainment     73     73     83     66       Toys, games, hobbies, and tricycles     37     37     37     36	Males, 2 and over	. 88	80	99	80	101	
Other apparel products and services     43     54     48     33       Jewelry and watches     14     22     11     11       All other apparel products and services     29     332     37     22       Transportation     50     6     9     35       Health care     72     375     347     105       Entertainment     73     73     83     66       Toys, games, hobbies, and tricycles     37     37     37     36	Females, 2 and over	. 82	116	124	49	56	
Jewelry and watches     14     22     11     11       All other apparel products and services     29     332     37     22       Transportation     50     6     9     35       Health care     72     375     347     105       Entertainment     73     73     83     66       Toys, games, hobbies, and tricycles     37     37     37     36	Children under 2	. 24	32	23	23	20	
All other apparel products and services       29       332       37       22         Transportation       50       6       9       35         Health care       72       375       347       105         Entertainment       73       73       83       66         Toys, games, hobbies, and tricycles       37       37       37       36	Other apparel products and services	43	54	48	33	48	
Transportation       50       6       9       35         Health care       72       375       347       105         Entertainment       73       73       83       66         Toys, games, hobbies, and tricycles       37       37       37       36	Jewelry and watches	. 14		11	11	15	
Health care       72       375       347       105         Entertainment       73       73       83       66         Toys, games, hobbies, and tricycles       37       37       37       36	All other apparel products and services	. 29	<sup>3</sup> 32	37	22	33	
Entertainment         73         73         83         66           Toys, games, hobbies, and tricycles         37         37         37         36	Transportation	. 50			35	181	
Toys, games, hobbies, and tricycles	Health care	. 72	<sup>3</sup> 75	<sup>3</sup> 47	105	33	
1, 1, 3, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	Entertainment	. 73		83	66	77	
Other entertainment 36 36 46 30			37	37	36	41	
Other entertainment	Other entertainment	. 36	36	46	30	36	
Personal care products and services			31	21	17	15	
Reading	Reading	. 3	3	4	2	4	
Education	Education	120	169	56	85	224	
All other gifts	All other gifts	142	77	144	139	215	

Components of income and taxes are derived from "complete income reporters" only; see glossary.
Value less than 0.5.

 <sup>&</sup>lt;sup>3</sup> Data are likely to have large sampling errors.
 <sup>4</sup> No data reported.
 n.a. Not applicable.